

## Claims

All of the claims standing for examination are reproduced below with appropriate status indication.

1-12. (Canceled)

13. (Previously presented) An interactive bill-payment system, comprising:

- a first server node connected to a wide-area network, the first server node providing a service-access-point for a user;

- a second server node connected to the network and accessible to the first server node, the second server node providing automated navigation to billing sources subscribed to by the user, collecting itemized bills and bill-related data, and providing same to the first server node; and

- bill-payment software executing on the first server node, providing an interactive interface where the user may view and pay selected itemized bills.

14. (Previously presented) The interactive bill-payment system of claim 13, wherein the wide-area network is the Internet network.

15. (Previously presented) The interactive bill-payment system of claim 14, wherein the first server node is a portal server providing a personalized interface for the user in hypertext markup language.

16. (Previously presented) The interactive bill-payment system of claim 15, wherein the data sources are subscribed to by the user requiring the second server node to enter a username and password on behalf of the user for access to user bill information.

17. (Previously presented) The interactive bill-payment system of claim 16, wherein the remote computer node is a personal computer with accessibility to the Internet.
18. (Previously presented) The interactive bill-payment system of claim 16, wherein the remote computer node is a cellular telephone with accessibility to the Internet.
19. (Previously presented) The interactive bill-payment system of claim 16, wherein the remote computer node is a hand-held computers with accessibility to the Internet.
20. (Previously presented) The interactive bill-payment system of claim 16, wherein the second server node stores aggregated bill data on behalf of the user in a connected data repository remote from the second server node.
21. (Previously presented) The interactive bill-payment system of claim 20, wherein the bill-payment software interface is linked to a plurality of secondary interfaces provided in the form of hypertext markup language.
22. (Previously presented) The interactive bill-payment system of claim 21, wherein the management of the listed bills include at least viewing a complete representation of the bill, marking that the bill has been paid, deleting the bill, and receiving an alert associated with the bill.
23. (Previously presented) The interactive bill-payment system of claim 22, wherein selected management of the bill includes recommendations from the system.
- 24-34. (Canceled)